

Professional, Unbiased Advice About Health Insurance

Health insurance today requires a specialist. Allen Insurance and Financial has produced a short video about the crucial role an independent insurance agency can play in the health insurance marketplace.

[Dan Wyman](#), head of of Allen's insured benefits division, discusses the steps consumers can take, with the assistance of an Allen insurance agent, to choose the health insurance product that best meets their needs.

[button name="Visit Our Affordable Care Act Resource Center"
url="http://www.alleninsuranceandfinancial.com/?p=4456"]

Amy Bowen Earns Accredited Adviser in Insurance Designation

Allen Insurance and Financial is pleased to announce that Amy Bowen, a commercial insurance account manager based in the company's Belfast office, has earned an Accredited Adviser in Insurance designation from the American Institute for Chartered Property Casualty Underwriters.



Amy Bowen

Designations such as AAI demonstrate an insurance broker's tested knowledge in their field. Allen Insurance and Financial supports all its employees in their efforts to continue their education.

The AAI program requires nine separate exams; the course outlines risk analysis techniques and tools, while providing an in-depth understanding of commercial insurance products and services.

4 Important Dates for Health Insurance

Open Enrollment is the time when you can find a new plan on the Health Insurance Marketplace, keep your current plan, or see if you can get help paying for coverage. If you want to make sure you're covered in 2015, mark these 4 dates on your calendar:

- Nov. 15, 2014. This is your first day to apply for, keep, or change your coverage.
- Dec. 15, 2014. Enroll by the 15th if you want new coverage that begins on Jan. 1, 2015. If your plan is changing or you want to change plans, enroll by Dec. 15 to avoid a lapse in coverage.
- Dec. 31, 2014. The day all 2014 Marketplace coverage ends, no matter when you enrolled. Coverage for 2015 plans can start as soon as Jan. 1.
- Feb. 15, 2015. The last day you can enroll in 2015 coverage before the end of Open Enrollment.

We're here to help. At no additional cost. Call 855-701-5700 today to make an appointment with a member of our health insurance team.

Medicare Open Enrollment: The Ideal Time to Shop for New Coverage

Medicare open enrollment this year starts Oct. 15 and ends Dec. 7. Even if you're happy with your current plan, open enrollment is the ideal time to make sure the plan you're enrolled in is really the right plan for your needs.

Insurance plans unveil new pricing and benefits during open enrollment; it's best not to assume that drug coverage and other co-payments will remain the same during the new plan year.

Medicare beneficiaries have the right to change their health and drug coverage without restriction during open enrollment.

[Anna Moorman](#), Allen Insurance and Financial's Medicare Specialist, is based at our office at 31 Chestnut Street in Camden. She can be reached at 236-4311.

WorkBoat Column: How to Get Your Insurance Cancelled

This month, Gene McKeever outlines some surefire ways to get your insurance cancelled. As usual, it's a matter of common sense and safety that will keep you on the right track.

[See more at WorkBoat.com](http://WorkBoat.com)

Healthcare.gov Gets an Overhaul

We're reading about the updates being made to the Health Insurance Marketplace, healthcare.gov.

[The NYTimes is reporting](#) that according to an internal memo at the U.S. Department of Health and Human Services, the federal health insurance marketplace website will have a "new look and feel" and will provide "a shorter, smoother, simpler user experience."

Most consumers will be able to use an updated (and shorter) application, the DHHS says.

Open enrollment for insurance under the Affordable Care Act opens Nov. 15 and closes Feb. 15, 2015.

Allen Insurance and Financial has a special toll-free phone number to direct health insurance inquiries directly to our health insurance team: (855) 710-5700. We're here to help, at no additional cost to the consumer.

[Find more information at our Affordable Care Act Resource Center.](#)

Supporting the Rockland Harbor YMCA

The Penobscot Bay YMCA has received a donation from Allen Insurance and Financial for the Rockland Harbor YMCA, a branch of the Penobscot Bay YMCA.



From left: Dan Bookham, Director of Business Development at Allen Insurance and Financial and a Penobscot Bay YMCA Board Member, Michael Pierce, President of

Allen Insurance and Financial, Troy Curtis, Penobscot Bay YMCA Executive Director and Leslie Eaton, Penobscot Bay YMCA Board President.

"We are very pleased to help the Y expand its reach," said Michael Pierce, President of Allen Insurance and Financial. "We know our employees in Rockland are among the many people in the Rockland area who are happy to have access to the Y's activities closer to where they live and work."

The Rockland Harbor YMCA is scheduled to open in November and will have approximately 8,000 square feet of space in what was formerly occupied by Amalfi Restaurant at 12 Water St. Services will include a state-of-the-art fitness center, indoor and outdoor exercise studios and a childcare center to serve families with infants through preschoolers (with space for 38 children). Popular programs such as Group Power, Group Active, Senior Strength, TRX, among others, will be offered.

In addition, more than 25 pieces of fitness equipment overlooking Rockland Harbor will be available for members to use at their convenience. While a Y membership or day fee will be required to use the facility, that same membership will provide an individual access to both the new Rockland Branch and the existing Rockport facility and all its offerings.

"The Penobscot Bay YMCA is excited about the opportunity to meet the needs of a growing business community that needs both quality child care options and a healthy workforce," said Troy Curtis, the Y's executive director. "It is partnerships with companies like Allen Insurance and Financial that are making this exciting expansion possible."

For more information contact the Y at 235.3375 or online at penbayymca.org.

Kimberly Edgar Joins Allen Insurance and Financial



Kim Edgar

Kimberly Edgar of Lincolnville has joined Allen Insurance and Financial as an account manager in the insured benefits division. She will be based in the company's Chestnut Street office in Camden.

A graduate of Empire State College in Hartsdale, N.Y., Edgar brings with her 13 years of experience managing health and ancillary insurance policies for hospitals and physicians offices in New York. Her role at Allen is very similar; she will be providing customer service and sales support for both health insurance and ancillary group benefits.

"I love client interaction and building strong relationships through out the process," said Edgar. "I truly enjoy educating consumers about the financial market of health and ancillary benefits."

Edgar lives in Lincolnville with her husband and son and their two rescue dogs. Outside of work, she enjoys spending time outdoors with her family, preferably near the ocean.

WorkBoat Column: Your Insurance To-Do List

This month, Gene McKeever offers a glimpse into some typical conversations with boat or marina operators.

Among them:

- When you talk with your crew or employees about safety it's not a money thing. It's a safety thing. Stress that you want them to stay healthy and injury free.
- Each time there is a problem that creates a dangerous situation investigate it as fact finding, not fault finding. The investigation will garner much more usable information to help prevent something from happening again.

[See more at WorkBoat.com](http://WorkBoat.com)

Whether Host or Renter, Airbnb Insurance Questions Need Answers

Whether you've listed a room on Airbnb or you've taken on a boarder for extra income, consulting with your insurance agent about what's covered under your [homeowners insurance policy](#) (and what's not covered) is always a good idea.

You may screen your tenants carefully, but it's truly impossible to know whether a guest could steal, damage or vandalize a your

property. In addition, an injury on your property could lead to a guest claiming negligence, even if you were not at fault.

[This article at PropertyCasualty360.com](#) outlines additional points for both hosts and guests/renters.

If you have questions, we're here to answer them.